

OBTAINING A CALLING CARD

When you request a calling card, or if you are offered one when you sign up for long distance service, be sure to ask what rate plans are available for the calling card. Rate plans for most calling cards are separate from in-state or out-of-state long distance calling plans. You should consider the pros and cons of various rate plans based on the number of calls you expect to make with your calling card. If you don't have a rate plan, your calling card calls will be charged at higher "casual calling" rates. However, if you seldom use your calling card, you may not want to enroll in a rate plan that has a minimum monthly fee, even if the plan has low rates.

PLACING A CALL

To obtain the lowest rates possible when using a calling card, be sure to follow the instructions supplied by your calling card provider. In most cases, dial your calling card provider's toll free access number and follow the automated instructions. The toll free number is usually printed on the front or back of your calling card. (For some cards you may need to dial a 10-10-XXX or 101-XXXX number instead of a toll free number.) Failure to follow your calling card provider's instructions could result in calls costing more, since the best rates are obtained when you use the calling card provider's long distance network. For example, if you simply dial "0" plus the number you wish to call, you will be charged by the telephone company providing long distance service for the telephone used to place the call. If this is a

different company than your calling card provider, your call will cost more.

Calling card calls may also cost more due to added service charges. Some long distance telephone companies add a service charge for calling card calls placed over their network if their dialing instructions are not followed, or if a customer uses a calling card issued by a different company. Service charges can vary from \$2 to \$6 per call, and may be higher in some cases. Even if you use a payphone owned by your calling card company, you need to follow their instructions for placing a call. This usually involves dialing a toll free number to access their network, rather than dialing "0" plus the number you wish to call.

No matter what type of calling card you use, the only way to ensure your calls are billed through your chosen long distance provider is to follow their instructions for placing a call. If you are not sure how to use your calling card, contact your calling card provider and ask for instructions.



CALLING FROM A PAYPHONE

Calling card calls made from a payphone cost more than calls made from other telephones because they are subject to a surcharge of up to 30 cents per call, except for emergency calls and Telecommunications Relay Service calls for hearing impaired individuals. This charge is to ensure, consistent with the federal Telecommunications Act, that payphone service providers are fairly compensated




for all intrastate and interstate calls made using their payphone.

CALLING CARD RATES

If you feel your calling card charges are too high, there are several things to consider:

-  Your calling card may no longer be covered by a calling plan. To see if your calling card is current, contact the telephone company that issued the card and ask what rates you are being charged for calls. If you have had the same calling card for a long time, the card may no longer be recognized by or included in a rate plans offered by the company that issued the card. This could result in calls being charged at higher "casual calling" rates. You may want to contact your local or long-distance telephone company to obtain a new calling card at better rates.
-  Your calling card and associated calling plan may not cover the types of calls you make. For example, a card issued by a local telephone company can sometimes only be used for in-state long distance calls. The local company may route calls placed outside of Maine over a default provider's network at rates that may be significantly higher than the rates the local telephone company charges for in-state calls. If you make many interstate and international calls with a calling card, you should compare rates offered by different long distance providers to find the best card and rate plan for the types of call you place.

ODDS AND ENDS

-  Many advertisements for calling cards state, "there is no charge to obtain a calling card." This may be true, but you still have to pay to use it. Charges can include monthly fees, surcharges, and service charges in addition to a per-minute rate.
-  Operator assisted calls always cost more than when you dial the call yourself. Operator assisted calls may be subject to additional surcharges, and are usually charged at a higher per minute rate.
-  For intrastate calling, telephone companies are required by the Maine PUC to notify individual customers if their rates will increase by 20% or more. Rate changes of less than 20% may occur without notice. For interstate calling, rate changes of any size may be made without prior notice to individual customers. Review your telephone bill regularly so you are familiar with the rates you are being charged.

WHAT SHOULD I DO IF I HAVE A DISPUTE INVOLVING MY CALLING CARD?

You should first attempt to resolve your dispute with the company that issued your calling card. If you and your company are not able to resolve the dispute to your satisfaction, call the Maine Public Utilities Commission's Consumer Assistance Division at (800) 452-4699, or write to:

Maine Public Utilities Commission
Consumer Assistance Division
18 State House Station
Augusta, ME 04333-0018

Complaints can also be filed through the CAD's Internet home page located at <http://www.state.me.us/mpuc/CAD/dyhac.htm>.



Calling Card Tips



Maine Public Utilities Commission
242 State Street
18 State House Station
Augusta, ME 04333-0018
(207) 287-3831
TTY (800) 437-1220
E-mail: maine.puc@maine.gov
Web: <http://www.state.me.us/mpuc/>

With all the changes taking place in the telecommunications industry, it is hard to keep up with the latest information. From the complaints received by the Maine PUC's Consumer Assistance Division, it is clear many consumers have concerns about how much they are being charged when they use their calling cards. Consumers have complained about increased rates, unexpected surcharges and fees, and rates changing without notice. The following information should take some of the mystery out of using a calling card and assist you in obtaining the lowest rates possible when making calls away from home.